

Certificate Number: 15557-MSS-CC-039370646



15557-MSS-CC-039370646

CERTIFICATE OF COUNSELING

I CERTIFY that on February 24, 2025, at 11:42 o'clock AM CST, Michael Lambert received from Urgent Credit Counseling, Inc., an agency approved pursuant to 11 U.S.C. 111 to provide credit counseling in the Southern District of Mississippi, an individual [or group] briefing that complied with the provisions of 11 U.S.C. 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: February 24, 2025 By: /s/Shanice Ayisi

Name: Shanice Ayisi

Title: Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. 109(h) and 521(b).

Certificate Number: 15557-MSS-CC-039378113



15557-MSS-CC-039378113

CERTIFICATE OF COUNSELING

I CERTIFY that on February 25, 2025, at 9:31 o'clock PM CST, Jennifer Lambert received from Urgent Credit Counseling, Inc., an agency approved pursuant to 11 U.S.C. 111 to provide credit counseling in the Southern District of Mississippi, an individual [or group] briefing that complied with the provisions of 11 U.S.C. 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: February 25, 2025 By: /s/Maureen Wacera

Name: Maureen Wacera

Title: Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. 109(h) and 521(b).